Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 1 of 78

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on	Yolanda First name	First name
your government-issued picture identification (for example, your driver's license or passport	Y Middle name Totton	Middle name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social Security number or	XXX - XX- 0189	XXX - XX
federal Individual Taxpayer Identification number (ITIN)	9 vv - vv-	9 xx - xx-

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 2 of 78

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): About Debtor 2 (Spouse Only in a Joint Case): I have not used any business names or EINs. Business name IN EIN If Debtor 2 lives at a different address: Number Street Montgomery lifencis 60538 City State Zip Code Kendall County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to tyou at this realing address. Number Street Numbe	Deb	otor 1 Yolanda First Name	Y Totton Middle Name Last Name		Case number (if known)
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business a names EIN EIN EIN ### Debtor 2 lives at a different address: Number Street		FIISL Name	Middle Name Last Name		
and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names EIN EIN EIN EIN EIN Street Montgomery Illinois 60538 City State Zip Code Kendall County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street Number Street City State Zip Code City State Todo County If your mailing address. Number Street Number Street City State Todo County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code City State Zip Code City State Todo County Count			About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names EIN EIN	a	and Employer	I have not used any business names or E	EINs.	I have not used any business names or EINs.
Include trade names and doing business as names EIN EIN EIN 5. Where you live 2421 Geneva Ln Number Street Montgomery Illinois 60538 City State Zip Code Kendall County If your mailling address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street Number Street City State Zip Code City State Tip Code 6. Why you are choosing this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	1	Numbers (EIN) you	Business name		Business name
EIN EIN EI			Business name		Business name
5. Where you live 2421 Geneva Ln Number Street Number Street			EIN		EIN
2421 Geneva Ln Number Street Montgomery Illinois 60538 City State Zip Code County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street Street			EIN		EIN
Number Street Number Street	5. \	Where you live			If Debtor 2 lives at a different address:
City State Zip Code City State Zip Code			-		Number Street
Kendall County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street Street Street Street City State Zip Code City State Zip Code Check one: Choosing this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street Street State Zip Code City State Zip Code Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.					City State 7in Code
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street Number Street Street Street				Sode	City State Zip Code
City State Zip Code City State Zip Code City State Zip Code Check one: Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			If your mailing address is different from above, fill it in here. Note that the court w		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
6. Why you are choosing this district to file for bankruptcy Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			Number Street		Number Street
6. Why you are choosing this district to file for bankruptcy Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			City Chate 7	n Code	City Chate 7's Conda
choosing this district to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			City State Zi	p Code	City State Zip Code
lived in this district longer than in any other district.					
I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	t	to file for bankruptcy	Over the last 180 days before filing this p lived in this district longer than in any oth	etition, I have er district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
			I have another reason. Explain. (See 28 U	J.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-		

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 3 of 78

De	ebtor 1 Yolanda	Υ		Case number <i>(if kno</i>	own)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Cas	se		
7.	The chapter of the Bankruptcy Code you are choosing to file under		escription of each, see <i>Notice Requ</i>)). Also, go to the top of page 1 and		
8.	How you will pay the fee	more details about h cashier's check, or m may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty line.	now you may pay. Typically, if you noney order If your attorney is it card or check with a pre-printer in installments. If you choose your Filing Fee in Installments (Or ee be waived (You may request to required to, waive your fee, and ine that applies to your family sizion, you must fill out the Application.	ou are paying the submitting your ed address. this option, sig fficial Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to li			you want to stay in your residence? St You (Form 101A) and file it with

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 4 of 78

Debtor 1 Yolanda Totton Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 5 of 78

 Debtor 1
 Yolanda First Name
 Y
 Totton
 Case number (if known)

 Last Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 6 of 78

Debtor 1 Yolanda First Name		otton Case	number (if known)
	estions for Reporting Purposes	ast ivalle	
16. What kind of debts do you have?	16a. Are your debts primarily a "incurred by an individual No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily	primarily for a personal, fan business debts? Business debts? Business debts? business debts? Business	ner debts are defined in 11 U.S.C. § 101(8) as nily, or household purpose." debts are debts that you incurred to obtain peration of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fundamental No.		any exempt property is excluded and administrative ute to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	9 million
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	9 million
Part 7: Sign Below			
For you	correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7. If no attorney represents me and	apter 7, I am aware that I ma I understand the relief availa I I did not pay or agree to pa	ay proceed, if eligible, under Chapter 7, 11,12, or 13 able under each chapter, and I choose to proceed ay someone who is not an attorney to help me fill
	I understand making a false stat connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Yolanda Totton Signature of Debtor 1	th the chapter of title 11, Ur ement, concealing property ase can result in fines up to	nited States Code, specified in this petition. 7, or obtaining money or property by fraud in \$250,000, or imprisonment for up to 20 years, or
	Executed on 8/1/2017 MM / DD	/YYYY	Executed on

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 7 of 78

Debtor 1 Yolanda	Υ	Totton	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	lules filed with the petition is incorrect.
attorney, you do not	4.4			
need to file this page.	/s/ Mary E.R. Walte	rs	Date _	8/1/2017
	Signature of Attorney	for Debtor		IM / DD / YYYY
	Mary E.R. Walters			
	Printed name			
	Semrad Law Firm			
	Firm name			
	1444 N. Farnsworth A	Avenue		
	Street			
	Suite 300			
	Aurora		Illinois	60505
	City		State	Zip Code
	Contact phone	3124477861	Email address	mwalters@semradlaw.com
	6315822		Illinois	<u> </u>
	Bar number		State	

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 8 of 78

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Yolanda	Υ	Totton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$239,277.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$38,899.78
15. Copy into 62, Total polocital proporty, north confederation 72	
1c. Copy line 63, Total of all property on Schedule A/B	\$278,176.78
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
	Amount you owe
	Amount you owe \$288.359.00
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	Amount you owe \$288.359.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	Amount you owe \$288,359.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	Amount you owe \$288,359.00 \$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	Amount you owe \$288,359.00 \$0.00 \$143,697.03
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	Amount you owe \$288,359.00 \$0.00 \$143,697.03
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$288,359.00 \$0.00 \$143,697.03
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$288,359.00 \$0.00 \$143,697.03
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$288,359.00 \$0.00 \$143,697.03
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$288,359.00 \$0.00 \$143,697.03
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F Your total liabiliant 3: Summarize Your Income and Expenses	### Amount you owe \$288,359.00 \$0.00 \$143,697.03 \$432,056.03
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F Your total liabiliant 3: Summarize Your Income and Expenses	Amount you owe \$288,359.00 \$0.00 \$143,697.03 ities \$432,056.03
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	Amount you owe \$288,359.00 \$0.00 \$143,697.03 ities \$432,056.03

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 9 of 78

Debt	tor 1	Yolanda	Y Middle News	Totton	Case number (if known)					
Part 4	1 ·	First Name Answer These Question	Middle Name	Last Name	rde					
rail	Answer These Questions for Administrative and Statistical Records									
6. A ı	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?									
	N	o. You have nothing to report	on this part of the for	m. Check this box and subm	it this form to the court with your other sche	dules.				
Ŀ	7	es.								
7 14	What kind of debt do you have?									
/. W	7. What kind of debt do you have?									
Ŀ		our debts are primarily con mily, or household purpose.			by an individual primarily for a personal, purposes. 28 U.S.C. § 159.					
Г	7 Y	our debts are not primarily	consumer debts. You	u have nothing to report on t	his part of the form. Check this box and subr	nit				
	— th	nis form to the court with your	r other schedules.							
8. F	rom	the Statement of Your Cur	rent Monthly Income	: Copy your total current mo	nthly income from Official	\$8,194.22				
		122A-1 Line 11; OR , Form 1				40,10112				
9.	Con	y the following special cate	acrice of claims from	m Dort 4 line 6 of Schodule	> E/E.					
9.	Сор	y the following special cate	egories of claims from	ii Fart 4, iiile 6 0i Schedule						
	Fron	m Part 4 on Schedule E/F, o	copy the following:		Total claim					
	9a. I	Domestic support obligations	(Copy line 6a.)		\$0.00					
			, , ,	(0 !' 0 !)	\$0.00					
	96.	Taxes and certain other debts	you owe the governm	nent. (Copy line 6b.)	<u>-</u>					
	9c. (Claims for death or personal in	njury while you were in	ntoxicated. (Copy line 6c.)	\$0.00					
9d. Student loans. (Copy line 6f.) \$107,823.00										
	9e. (Obligations arising out of a se	separation agreement or divorce that you did not report as		ort as \$0.00					
		rity claims. (Copy line 6g.)		, , , , , , , , , , , , , , , , , , , ,						
	9f Г	Debts to pension or profit-sha	ring plans, and others	similar dehts (Copy line 6h.)	\$0.00					
	J1. L	South to perioder of profit-sild	ang plans, and other s	Similar dobto. (Oopy iiile on.)						

\$107,823.00

9g. Total. Add lines 9a through 9f.

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 10 of 78

Fill in this	information to identify your ca	ase:				
Debtor 1	Yolanda	Υ	Totton			
Debtor 2	First Name	Middle Name	e Last Name			
(Spouse, if fi	First Name	Middle Name	e Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois			
Case num	nber		(State)			
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	rty				12/1
category v responsibl write your	ategory, separately list and downere you think it fits best. Be for supplying correct informame and case number (if kn	e as complete and a nation. If more spac nown). Answer every	occurate as possible. If tw e is needed, attach a sep v question.	vo married people a parate sheet to this f	re filing together, both a form. On the top of any a	re equally
	Describe Each Residence own or have any legal or eq					
1. D0 y00	No. Go to Part 2	uitable liiterest iii a	ny residence, building, la	nu, or sillinar proper	ty:	
	Yes. Where is the property?					
1.1	Street address, if available, or c	~	hat is the property? Chec Single-family home Duplex or multi-unit build		the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> hims Secured by Property.
	2421 Geneva Ln Number Street		Condominium or coopera Manufactured or mobile h	ative	Current value of the entire property? \$239277.00	Current value of the portion you own? \$239277.00
	Montgomery Illinois City State Kendall County	Zip Code	Land Investment property Timeshare		Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
	County		Other		Check if this is co	mmunity property
		W or	ho has an interest in the	property? Check	(see instructions)	minumety property
		~	Debtor 1 only			
			Debtor 2 only	s loc		
		-	Debtor 1 and Debtor 2 or At least one of the debtor	-		
			ther information you wish operty identification		em, such as local	
If you	own or have more than one, lis		ımber:			
1.2	Street address, if available, or continuous address.	w F	hat is the property? Chec Single-family home Duplex or multi-unit build		the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> hims Secured by Property.
			Condominium or coopera Manufactured or mobile h Land		Current value of the entire property?	Current value of the portion you own?
	Number Street	Zio Codo	Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
	City State	or C C	no has an interest in the e. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor	nly s and another	(see instructions)	mmunity property
			her information you wish operty identification num		em, such as local	

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 11 of 78

Debtor 1		Υ	Totton	Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3 Stre	et address, if available, or ot		What is the property? Check all that ap Single-family home Duplex or multi-unit building	1	the amount of any secui	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the
Nur	nber Street	[[Condominium or cooperative Manufactured or mobile home Land	-	entire property?	portion you own?
		[Investment property Timeshare	i	Describe the nature of interest (such as fee si the entireties, or a life	imple, tenancy by
you ha Part 2: Do you ow you own t	the dollar value of the porve attached for Part 1. Wr	rtion you own for a ite that number h	t in any vehicles, whether they are re	Check one. ner out this item, s ing any entries	Check if this is con (see instructions) such as local for pages \$238	
☐ No						
3.1	Make Model: Year:	Chevrolet Impala 2017	Who has an interest in the proper one. Debtor 1 only	-	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2017 Chevrolet Impala	17000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	another	Current value of the entire property? \$22614.00	Current value of the portion you own? \$22614.00
3.2	Make Model: Year: Approximate mileage:	Hyundai Sonata 2013 90000	 Check if this is community prinstructions) Who has an interest in the proper one. Debtor 1 only 	rty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put used claims on Schedule D: nims Secured by Property.
	Other information: 2013 Hyundai Sonata		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community pr instructions)	another	Current value of the entire property? \$7250.00	Current value of the portion you own? \$7250.00

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 12 of 78

Debtor 1	Yolanda First Name	Y Middle Name	Totton Last Name	Case number	r (if known)	
3.3	Make Model: Year: Approximate mileage: Other information: 2012 Chevrolet Malibu	Chevrolet Malibu 2012 90000	Who has an interest in the one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is commu	nly rs and another	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$3925.00
3.4	Make Model: Year: Approximate mileage: Other information:	Hyundai Sonata 2007 140000	instructions) Who has an interest in the one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own? \$1425.00
Exar	nples: Boats, trailers, motor No		At least one of the debtor Check if this is commu instructions) r recreational vehicles, other fishing vessels, snowmobiles,	nity property (see	ssories	
4.1	Yes Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor	nly rs and another	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
4.2	Make Model: Year: Approximate mileage: Other information:		Check if this is commu instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is commu instructions)	property? Check Inly as and another	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
			Instructions) I of your entries from Part 2, ire			5214.00

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 13 of 78

Totton Debtor 1 Yolanda Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture & household goods \$550.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics; cellphone \$225.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$850.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$95.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 2 dogs 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1720.00 for Part 3. Write that number here

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Page 14 of 78 Document

Totton

Debtor 1 Yolanda Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third Bank \$250.00 17.1. Checking account: \$0.00 17.2. Checking account: Fifth Third Checking- Daughter's account 17.3. Savings account: Fifth Third Bank \$0.50 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 15 of 78

Debt	tor 1 Yolanda	Υ	Totton	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfer assuer name:	checks, promissory not	tes, and money orders.	
21.	Retirement or pension Examples: Interests in IF), thrift savings accounts	, or other pension or profit-sharing plans	
	No		,,		
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	401k		\$1715.28
	очранани,	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			-
		Additional account:			-
		Additional account:			
22.	Examples: Agreements vicompanies, or others No	prepayments I deposits you have made so tha with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			-
		Heating oil:			
		Security deposit on rental unit:			-
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	-
	No Yes	Issuer name and description:			
		-			
		-			· .

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 16 of 78

Debt	or 1 Yolanda First Name	Y Middle N	ame Last Name	Case number (if known)	
24.	Interests in a		ount in a qualified ABLE program, or	under a qualified state tuition program.	
	26 U.S.C. §§ €	530(b)(1), 529A(b), and 529(i	3)(1).		
	Yes	Institution name and descrip	tion. Separately file the records of any in	nterests.11 U.S.C. § 521(c):	
25.		able or future interests in p or your benefit	roperty (other than anything listed in	n line 1), and rights or powers	
	✓ No				
	Yes. Desc	ribe			
26.			secrets, and other intellectual prope		
		ernet domain names, websites	s, proceeds from royalties and licensing	agreements	
	Yes. Desc	ribe			
27.		nchises, and other general Iding permits, exclusive licens	intangibles es, cooperative association holdings, li	quor licenses, professional licenses	
	✓ No	45.			
	Yes. Desc	nde			
N. 4					O
Mor	ney or propei	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propei				portion you own?
	Tax refunds o	wed to you		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or ✓ No — Yes. Give sabou	wed to you specific information t them, including whether		Federal: State:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give s about	wed to you specific information			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give s about you a and t	specific information t them, including whether already filed the returns he tax years	pousal support, child support, mainten	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t	specific information t them, including whether already filed the returns he tax years	pousal support, child support, mainten	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information t them, including whether already filed the returns he tax years	oousal support, child support, mainten	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s	pousal support, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s	pousal support, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and fi Family support Examples: Past	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s	oousal support, child support, mainten	State: Local: Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No ☐ Yes. Give s about you a and t Family support Examples: Past ✓ No ☐ Yes. Give s	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s specific information	pousal support, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or ✓ No ✓ Yes. Give s about you a and to Family support Examples: Past ✓ No ☐ Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years		State: Local: Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No ✓ Yes. Give s about you a and if Family suppor Examples: Past ✓ No ✓ Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s specific information	e payments, disability benefits, sick pay	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, s specific information	e payments, disability benefits, sick pay	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 17 of 78

Deb	tor 1 Yolanda	Y	Totton	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabi		n savings account (HSA); credit, hor	meowner's, or renter's insurance	
	No Name the insur	ranco company	Company name:	Beneficiary:	Surrender or refund value:
	✓ Yes. Name the insurance company of each policy and list its value		ife Insurance- Through work		\$0.00
		_			
0.0	A i t i	_	mana who has diad		
32.			oceeds from a life insurance policy,	or are currently entitled to receive	
	✓ No				
	Yes. Describe				
33.			u have filed a lawsuit or made a nce claims, or rights to sue	demand for payment	
	✓ No				
	Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of ev	very nature, including countercla	aims of the debtor and rights	
	✓ No				
	Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	✓ No Yes. Describe				
	Tes. Describe				
36.		-	Part 4, including any entries for	. •	\$1965.78
Part	5: Describe Any Bu	usiness-Related Prope	erty You Own or Have an Int	erest In. List any real estate in Part	1.
	<u>-</u>		rest in any business-related prop		
	No. Go to Part 6.				urrent value of the ortion you own?
	Yes. Go to line 38.			D	o not deduct secured claims r exemptions
38.	Accounts receivable o	r commissions you alrea	dy earned		Oxomptione
	✓ No				
	Yes. Describe				
39.	Office equipment, furn	ishings, and supplies			
	Examples: Business-rela		nodems, printers, copiers, fax mach	nines, rugs, telephones, desks, chairs, electi	ronic devices
	✓ No Yes. Describe				
	_				

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 18 of 78

Deb	tor 1 Yolanda	Υ	Totton	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you u	se in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				
	_				
					
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40	Interests in partnersh	ing or joint ventures			
42.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific	'	rains of onliny.	% of ownerence.	
	information about them				
	urom				
12	Customor lists mailing	lists, or other compilation	nne .		
45.		insts, or other compliant	Jiis		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11 L	J.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
	□				
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	Yes. Give specific				_
	information				
		•			_
		•			
					-
			ert 5, including any entries for		
•					
Part	6: Describe Any F	arm- and Commercia	I Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it in	Part 1.		
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 19 of 78

Debt	tor 1 Yolanda First Name		Totton Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixtur	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did	not already list		
51.	No	rolal lishing-related property you did	not already list		
	Yes. Describe				
		II of your entries from Part 6, includir		ou have attached	
>					
Part	7: Describe All Pro	perty You Own or Have an Inter	est in That You Did No	ot List Above	
	Do you have other pro	perty of any kind you did not already			
		s, country club membership			
	✓ No Yes. Give specific				
	information				
	data dalla a da a da	Water Committee	and the second second		
54. A	dd the dollar value of a	II of your entries from Part 7. Write th	iat number nere		
Part	8: List the Totals of	f Each Part of this Form			
55. F	Part 1: Total real estate	e, line 2			\$239277.00
56. p	oart 2 total vehicles, lin	ne 5	\$35214.00		
57. P	art 3: Total personal a	nd household items, line 15	\$1720.00		
58. P	art 4: Total financial as	ssets, line 36	\$1965.78		
59. F	Part 5: Total business-r	elated property, line 45			
60. F	Part 6: Total farm- and	fishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Fotal personal property	. Add lines 56 through 61	\$38899.78	Copy personal property total ▶	+ \$38899.78
					\$278176.78
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			Ψ210110.10

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 20 of 78

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Yolanda	Υ	Totton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Ciaio)	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt						
1.	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: 2421 Geneva Ln, Montgomery, IL 60538 Line from Schedule A/B: 01	\$239,277.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901				
	Brief description: Used Clothes Line from Schedule A/B: 11	\$850.00	\$850.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 21 of 78

Debtor 1 Yolanda Y Totton Case number (if known)
First Name Middle Name Last Name

rt 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Used Furniture & household goods Line from Schedule A/B: 06	\$550.00	\$550.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Electronics; cellphone Line from Schedule A/B: 07	\$225.00	\$225.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Jewelry Line from Schedule A/B: 12	\$95.00	\$95.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Hyundai Sonata, 2013, 2013 Hyundai Sonata Line from Schedule A/B: 03	\$7,250.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Brief description: Chevrolet Malibu, 2012, 2012 Chevrolet Malibu Line from Schedule A/B: 03	\$3,925.00	\$2,400.00; \$1,454.50 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Brief description: Hyundai Sonata, 2007, 2007 Hyundai Sonata Line from Schedule A/B: 03	\$1,425.00	\$1,425.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, Fifth Third Bank Line from Schedule A/B: 17	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Savings account, Fifth Third Bank Line from Schedule A/B: 17	\$0.50	\$0.50 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: 401(k) or similar plan, 401k Line from Schedule A/B: 21	\$1,715.28	\$1,715.28 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 22 of 78

Debtor	1 Yolanda Y		otton Case number (if known)	
Part 2:	=	lle Name La	ast Name	
Bri line	ef description of the property and e on Schedule A/B that lists this operty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Lin	ef scription: Life Insurance- Through work e from hedule A/B: 31	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)
Lin	scription: Checking account, Fifth Third Checking- Daughter's account e from	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brid des Lin	ef scription: 2 dogs ee from the dule A/B: 13	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 23 of 78

Fill in	this information to identify y	your cas	e:				
Debto	or 1 Yolanda		Υ	Totton			
	First Name		Middle Name	Last Name			
Debto (Spous	or 2 se, if filing) First Name		Middle Name	Last Name			
United	d States Bankruptcy Court for	or the: N	Northern	District of Illinois			
Case (If know	number vn)			(State)			
Off	icial Form 106	3D					Check if this is an amended filing
Scl	hedule D: Cre	edito	rs Who Hav	e Claims Secure	ed by Prop	erty	12/15
Be as	complete and accurate as	s possible	e. If two married people	are filing together, both are equa	ally responsible for s	upplying correct info	rmation. If
more	space is needed, copy the	Addition		ber the entries, and attach it to tl			
	and case number (if known	-					
1. I	Do any creditors have cla			5			
[No. Check this box and	nd submi	t this form to the court w	ith your other schedules. You have	e nothing else to rep	ort on this form.	
[Yes. Fill in all of the info	ormation	below.				
Part	1: List All Secured Cla	aims					
2.	List all secured claims. If	f a credito	or has more than one seco	ured claim list the creditor	Column A	Column B	Column C
				icular claim, list the other creditors in	Amount of claim	Value of	Unsecured
	Part 2. As much as possible	le, list the	claims in alphabetical ord	er according to the creditor's name.	Do not deduct the	collateral	portion
					value of collateral.	that supports this claim	If any
2 1	CHASE MTG				\$252,690.00	\$239,277.00	\$13,413.00
2.1	Creditor's Name			that secures the claim:	\$232,090.00	\$239,277.00	φ13,413.0 0
	P.O. BOX 1093		2421 Geneva Ln., Mon	tgomery, IL 60538 the claim is: Check all that apply.			
	Number Street		Contingent	тие стапить. Спеск ан так арріу.			
	NORTHBIRDS OF OF	1000					
	NORTHRIDGE CA 9-		Unliquidated				
	Who owes the debt? Chec	ck one.	Disputed				
	✓ Debtor 1 only		Nature of lien. Check a	ll that apply.			
	Debtor 2 only		An agreement you r car loan)	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2	only		as tax lien, mechanic's lien)			
	At least one of the debt and another	otors	Judgment lien from	,			
	Check if this claim re	elates	Other (including a right				
	to a community debt	t	Other (including a ne	gnt to onset)			
	Date debt was 5/20 incurred	2006	Last 4 digits of accour	nt number <u>8643</u>			
2.2	ALLY FINANCIAL Creditor's Name		Describe the property	that secures the claim:	\$23,577.00	\$22,614.00	\$963.00
	PO BOX 380901		2017 Chevrolet Impala				
	Number Street		_	the claim is: Check all that apply.			
			Contingent				
	BLOOMINGTON MN 55 City State ZII	55438	Unliquidated				
	Who owes the debt? Chec		Disputed				
	✓ Debtor 1 only		Nature of lien. Check a	ll that apply.			
	Debtor 2 only	l only	An agreement you r car loan)	made (such as mortgage or secured			
	Debtor 1 and Debtor 2 At least one of the debt	•	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	1015	Judgment lien from	a lawsuit			
	Check if this claim re		Other (including a rig	ght to offset)			
		2017	Last 4 digits of accour				
	incurred		-		· .		
	Add the dollar val	alue of yo	our entries in Column A	on this page. Write that number	\$276,267.00		

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 24 of 78

Debtor 1 Yolanda	Υ	Totton	Case nu	umber (if known)		
Additional Parti After listing 2.4, and so	any entries on this page, num	Last Name ber them beginning with		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
CHASE AUTO Creditor's Name 900 STEWART AVE Number GARDEN CITY City Who owes the debt Debtor 1 only Debtor 2 only Debtor 1 and De At least one of t another Check if this c a community d Date debt was incurred	Street Street As of the da Continge Continge Unliquida Proceed to Proce	te you file, the claim is: C ent ated	heck all that apply.	\$11,145.00	\$7,250.00	\$3,895.00
2.4 FIFTH THIRD BANK Creditor's Name 38 FOUNTAIN SQUENT S	Secured Crec As of the da Continge Continge State ZIP Code to Check one. Nature of lie An agree car loan) Statutory he debtors and laim relates to lebt Page 12	ated	count. heck all that apply. ortgage or secured	\$947.00	\$0.00	\$947.00
Add the do here: If this is th	ollar value of your entries in C ne last page of your form, add			\$12,092.00 \$288,359.00		

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 25 of 78

Fill in 1	this inforn	nation to identify your c	ase:								
Debto	r 1	Yolanda	Υ	Totton							
		First Name	Middle Name	Last Name							
Debto	-										
(Spouse	e, if filing)	First Name	Middle Name	Last Name							
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois							
				(State)							
(If know	number n)										
		106F/F				Check if this is an amended filing					
OIII	iai ro	orm 106E/F									
Sch	nedu	ile E/F: Cre	editors Who	Have Unsec	cured Claims	12/1					
other p Form 1 claims the ent known	party to a 06A/B) a that are tries in th	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that ecutory Contracts and Un- Creditors Who Hold Claim tach the Continuation Pa	t could result in a claim. expired Leases (Official F s Sec <i>ured by Property</i> . If	Also list executory contracts orm 106G). Do not include an more space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if					
Part 1	List A	All of Your PRIORIT	Y Unsecured Claims								
1. [Do any creditors have priority unsecured claims against you?										
Į į	✓ No. Go to Part 2.										
Ī	Yes.										
li	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the										

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 26 of 78

Debto	or 1	Yolanda First Name	Y Middle Noves	Totton Last Name	Case number (if known)							
Doub (٥.	List All of Your NONPRIO	Middle Name									
Part 2												
[Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. 											
L I	4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2.											
4.1	A۱	/ANT INC			Lead A Malla of account of the contract of the	\$6,974.00						
	No	onpriority Creditor's Name			Last 4 digits of account number 9224 When was the debt incurred? 8/2015							
	_	40 N. LASALLE ST. SUITE 545 umber Street										
		ho incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates the claim subject to offset?	Zip ne. d another	654 Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 048 InstallmentLoan							
4.0		-				#1 004 00						
4.2	W Ci	ho incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates the claim subject to offset?	Zip ne. d another	801 Code	When was the debt incurred? 7/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$1,204.00						
4.3	_	AP1/MARCS			Last 4 digits of account number 5131	\$442.00						
		onpriority Creditor's Name D BOX 30253			When was the debt incurred? 4/2016							
	SA Ci W	ho incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates the claim subject to offset?	Zip ne. d another	130 Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard							

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 27 of 78

Debtor 1 Yolanda Totton Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim CAPITALONE** 4.4 \$2,284.00 Last 4 digits of account number 2199 Nonpriority Creditor's Name PO BOX 26625 When was the debt incurred? 6/2015 Number As of the date you file, the claim is: Check all that apply. Contingent **RICHMOND** Virginia 23261 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes CAPITALONE \$528.00 Last 4 digits of account number 4549 Nonpriority Creditor's Name PO BOX 26625 When was the debt incurred? 7/2016 Number As of the date you file, the claim is: Check all that apply. Contingent RICHMOND Virginia 23261 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes CB/ROOMPLC 4.6 \$1,475.00 Last 4 digits of account number _ Nonpriority Creditor's Name 4653 E MAIN ST When was the debt incurred? 7/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated COLUMBUS Ohio 43251 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify _

Debts to pension or profit-sharing plans, and other similar

CreditCard

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 28 of 78

Totton Debtor 1 Yolanda Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 \$837.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2016 Po Box 6497 Street Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57117 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes COMENITY BANK/CARSONS \$2,106.00 Last 4 digits of account number 0989 Nonpriority Creditor's Name 1314 PINÉLOG ROAD When was the debt incurred? 10/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **AIKEN** South Carolina 29803 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ CreditCard Is the claim subject to offset? **✓** No Yes COMENITY BANK/LNBRYANT 4.9 \$632.00 Last 4 digits of account number Nonpriority Creditor's Name 4590 E Broad St When was the debt incurred? 5/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 43213 Columbus Ohio Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 29 of 78

Debtor 1 Yolanda Totton Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** COMENITY BANK/NWYRK&CO 4.10 \$254.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2015 220 W SCHROCK RD Number As of the date you file, the claim is: Check all that apply. Contingent WESTERVILLE Ohio 43081 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 COMENITY BANK/TORRID \$455.00 Last 4 digits of account number 2510 Nonpriority Creditor's Name PO BOX 182685 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43218 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes COMENITYBANK/MEIJER 4.12 \$911.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 182273 When was the debt incurred? 11/2015 Number As of the date you file, the claim is: Check all that apply. Contingent Ohio 43218 Columbus Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 30 of 78

Debtor 1 Yolanda Totton Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** COMENITYBK/VICTORIASEC 4.13 \$604.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2015 220 W SCHROCK RD Number As of the date you file, the claim is: Check all that apply. Contingent WESTERVILLE Ohio 43081 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.14 COMENITYCAPITAL/ULTA \$358.00 Last 4 digits of account number 5669 Nonpriority Creditor's Name 1000 Remington Blvd When was the debt incurred? 9/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60440 Bolingbrook Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.15 \$17,862.00 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 9/2013 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 31 of 78

Totton Debtor 1 Yolanda Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 DEPT OF EDUCATION/NELN \$11,750.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2014 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 DEPT OF EDUCATION/NELN \$8,678.00 Last 4 digits of account number 1099 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.18 \$5,110.00 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 9/2015 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 32 of 78

Totton Debtor 1 Yolanda Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 DISCOVER FIN SVCS LLC \$1,627.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/2015 PO BOX 15316 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON Delaware 19850 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.20 Elastic Republic Bank \$796.03 Last 4 digits of account number Nonpriority Creditor's Name PO Box 950276 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 40295 Louisville Kentucky City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Pay Day Is the claim subject to offset? **✓** No Yes **EXETER FINANCE** 4.21 \$0.00 1001 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10/2016 PO Box 201347 As of the date you file, the claim is: Check all that apply. c/o Marian Garza Contingent 76006 Arlington Texas Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 072 Automobile Is the claim subject to offset? **✓** No

Entered 08/01/17 09:34:55 Desc Main Case 17-22926 Doc 1 Filed 08/01/17 Document Page 33 of 78

Debtor 1 Yolanda Totton Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 FOREST RECOVERY SERVIC \$757.00 Last 4 digits of account number 2211 Nonpriority Creditor's Name PO BOX 83 When was the debt incurred? 3/2013 Street Number As of the date you file, the claim is: Check all that apply. Contingent BARRINGTON Illinois 60011 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.23 KOHLS/CAPONE \$2,425.00 Last 4 digits of account number 7177 Nonpriority Creditor's Name PO BOX 3115 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent MILWAUKEE Wisconsin 53201 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes MERCHANTS CREDIT GUIDE 4.24 \$106.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W JACKSON BLVD STE 4 When was the debt incurred? 6/2014 Number As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60606 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL No

Yes

Other. Specify ___

PAYMENT DATA

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 34 of 78

Totton Debtor 1 Yolanda Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 MERRICK BANK CORP \$2,346.00 Last 4 digits of account number 7616 Nonpriority Creditor's Name PO BOX 9201 When was the debt incurred? 7/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **OLD BETHPAGE** New York 11804 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.26 \$64,423.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9655 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes NORDSTROM FSB 4.27 \$576.00 Last 4 digits of account number Nonpriority Creditor's Name 13531 E CALEY AVE When was the debt incurred? 8/2015 Number As of the date you file, the claim is: Check all that apply. Contingent **ENGLEWOOD** 80111 Colorado Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 35 of 78

Debtor 1 Yolanda Totton Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 \$6,563.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 3251 C/O Melissa Frymire When was the debt incurred? 6/2016 Number As of the date you file, the claim is: Check all that apply. Contingent Evansville Indiana 47731 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 048 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.29 RECEIVABLES MGMT PARTN \$125.00 Last 4 digits of account number 5945 Nonpriority Creditor's Name 1809 N Broadway St When was the debt incurred? 5/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Indiana 47240 Greensburg Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes SYNCB/AMAZON 4.30 \$444.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 965015 When was the debt incurred? 11/2016 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** 32896 Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 36 of 78

Totton Debtor 1 Yolanda Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 SYNCB/EVINE \$35.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2013 6740 Shady Oak Rd Number As of the date you file, the claim is: Check all that apply. Contingent Eden Prairie Minnesota 55344 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.32 SYNCB/OLD NAVY \$267.00 Last 4 digits of account number 4076 Nonpriority Creditor's Name Po Box 530942 When was the debt incurred? 6/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes SYNCB/TJX COS 4.33 \$132.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965005 When was the debt incurred? 7/2016 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** 32896 Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 37 of 78

Debtor 1	Yolanda First Name	Y Middle Name	Totton Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY U	Jnsecured Clain	ns - Continuation I	Page	
	After listing any entries on	this page, numbe	r them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
1	SYNCB/WALMART Nonpriority Creditor's Name Po Box 530927 Number Street			Last 4 digits of account number 5073 When was the debt incurred? 8/2016 As of the date you file, the claim is: Check all that apply.	\$611.00
		only ors and another ates to a communi	30353 Zip Code ty debt	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 38 of 78

Debtor 1 Yolanda Totton Case number (if known) Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that

\$0.00

6e.

Total claims
from Part 2

6f. Student loans

6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6h. Debts to pension or profit-sharing plans, and other similar debts

6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6j. Total. Add lines 6f through 6i.

Total claims

\$107,823.00

\$0.00

\$0.00

\$0.00

\$35,874.03

amount here.

6e. Total. Add lines 6a through 6d.

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 39 of 78

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Yolanda	Υ	Totton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois (State)
Case number (If known)			(State)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 40 of 78

Fill <u>i</u> n	this infor	mation to identify your c	ase:			1
Debto		Yolanda	Υ	Totton		
Debit	JI 1	First Name	Middle Name	Last Name		
Debto (Spous	or 2 se, if filing)	First Name	Middle Name	Last Name		
Unite	d States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case (If know	number vn)			(State)		
						Check if this is an amended filing
Off	icial	Form 106H				
Sch	redul	e H: Your Cod	lebtors			12/15
		er every question.	ou are filing a joint case, do	not list either spouse as	a codebtor.)	
	daho, Loi No.	uisiana, Nevada, New Mex Go to line 3.	lived in a community pro ico, Puerto Rico, Texas, W er spouse, or legal equiva	ashington, and Wisconsi	n.)	ity property states and territories include Arizona, California,
L		No	a spouse, or legal equive	acrit iive war you at a c	uirio:	
	Ľ		y state or territory did yo	u live?	Fill in th	ne name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip Co	ode	
3. I	n Columi					use is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 41 of 78

	20	Carrione	ago 11	01.10	
Fill in this information to ide	entify your case:				
Debtor 1 Yolanda	Υ	Totton			
First Name	Middle Name	Last Nam	ne	— Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Nam	ne .	- I 🗖	An amended filing
					A supplement showing post-petition chapter 1
United States Bankruptcy Couthe: Case number	urt for <u>Northern</u>	District of Illino (Stat			expenses as of the following date:
(If known)					MM / DD / YYYY
Official Form 10	61				
Schedule I: You	r Income				12/1
information about your spo	use. If you are separated an eeded, attach a separate she every question.	d your spouse	is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your employment		Debtor 1			Debtor 2
information.	Employment status	✓ Employed	d		Employed
If you have more than one j attach a separate page with	ob,	Not Emp			Not Employed
information about additiona employers.	Occupation	Nurse Manag			
Include part time, seasonal, self-employed work.	or Employer's name	Silver Cross H	lospital		
Occupation may include stu or homemaker, if it applies.	Employer's address	1900 Silver C Number Street	ross Blvd		Number Street
or nomemaker, in applies.					
		New Lenox City	Illinois State	60451 Zip Code	City State Zip Code
	How long employed there?	3 years 4 mo	nths		
Part 2: Give Details Abo	out Monthly Income				
spouse unless you are separa	ated. se have more than one employer	-	ormation for		write \$0 in the space. Include your non-filing or that person on the lines below. If you need For Debtor 2 or non-filing spouse
	es, salary, and commissions (before on the control on the control on the control on the control of the control			\$8,184.80	
3. Estimate and list month	ly overtime pay.	3		+ \$0.00	
4. Calculate gross income	. Add line 2 + line 3.	4	.	\$8,184.80	

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 42 of 78

Debto	or 1Yolanda Y	Totton		Case numbe	er <i>(if</i>		
	First Name Middle Nam	ne Last Nam	e	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Cop	by line 4 here	→	4.	\$8,184.80			
5. List	all payroll deductions:						
5a.	Tax, Medicare, and Social Security deducti	ions	5a.	\$1,641.62			
5b.	Mandatory contributions for retirement pla	ins	5b.	\$0.00			
5c.	Voluntary contributions for retirement plan	ıs	5c.	\$0.00			
5d.	. Required repayments of retirement fund lo	ans	5d.	\$0.00			
5e.	Insurance		5e.	\$478.47			
5f.	Domestic support obligations		5f.	\$0.00			
5g.	. Union dues		5g.	\$0.00			
5h.	Other deductions. Specify:		5h. +	\$0.00 +	·		
6. Add +5h.	the payroll deductions. Add lines 5a + 5b +	5c + 5d + 5e +5f + 5g	6.	\$2,120.08			
7. Cal	culate total monthly take-home pay. Subtrac	ct line 6 from line 4.	7.	\$6,064.72			
8. List	all other income regularly received:						
8a.	Net income from rental property and from obusiness, profession, or farm						
	Attach a statement for each property and busing gross receipts, ordinary and necessary busines the total monthly net income.		8a.	\$0.00			
8b.	Interest and dividends		8b.	\$0.00			
8c.	Family support payments that you, a non-fidependent regularly receive	ling spouse, or a					
	Include alimony, spousal support, child support divorce settlement, and property settlement.	ort, maintenance,	8c.	\$0.00			
8d.	Unemployment compensation		8d.	\$0.00			
8e.	Social Security		8e.	\$0.00			
	Other government assistance that you regulinclude cash assistance and the value (if know cash assistance that you receive, such as food under the Supplemental Nutrition Assistance Prhousing subsidies Specify:	n) of any non- stamps (benefits	8f.	\$0.00			
8g.	Pension or retirement income		8g.	\$0.00			
	Other monthly income. Specify:		8h. +	\$0.00 +	-		
9. Add	d all other income Add lines 8a + 8b + 8c + 8d	d + 8e + 8f +8g + 8h.	9.	\$0.00			
	Iculate monthly income. Add line 7 + line 9. d the entries in line 10 for Debtor 1 and Debtor	2 or non-filing spouse	10.	\$6,064.72	-	=	\$6,064.72
Inc frie	ate all other regular contributions to the exclude contributions from an unmarried partner, rnds or relatives. not include any amounts already included in lir	nembers of your househo	old, your d	dependents, your roomi	,		
Spe	ecify:					11. +	\$0.00
	dd the amount in the last column of line 10 the that amount on the Summary of Schedules a					12.	\$6,064.72
13. D o	o you expect an increase or decrease within	the year after you file	this form	?		•	Combined monthly income
	Yes. Explain:						

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 43 of 78

		Docu	ment Page 43 of 7	3	
Fill in this infor	mation to identify	your case:			
Debtor 1	Yolanda	Υ	Totton		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
	Bankruptcy Court	for the: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	(
Official	Form 10	<u>6J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans	more space is ne wer every questi				
	cribe Your Hou	usehold			
1. Is this a joi					
	to line 2				
Yes. D		in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Expen	ses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	20 years	No. ✓ Yes.
			Child	18 years	Yes. No.
					Yes.
			Child	15 years	No.
			0.11	40	Yes. No.
			Child	13 years	✓ Yes.
expenses o	enses include f people other	✓ No			
than yourself and dependents		Yes			
Part 2: Esti	mate Your Ong	going Monthly Expenses			
	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
		n non-cash government assistance i luded it on <i>Schedule I: Your Income</i>			Your expenses

4c. Home maintenance, repair, and upkeep expenses4c.\$150.004d. Homeowner's association or condominium dues4d.\$0.00

\$1,551.48

\$0.00

\$0.00

4.

4a

4b.

4. The rental or home ownership expenses for your residence. Include first mortgage payments and

any rent for the ground or lot. 4.

4b. Property, homeowner's, or renter's insurance

If not included in line 4: 4a. Real estate taxes

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 44 of 78

Debtor 1 Yolanda Y Totton Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$445.00
6b. Water, sewer, garbage collection	6b.	\$221.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$237.00
6d. Other. Specify: cellphone (5 lines)	6d	\$251.00
7. Food and housekeeping supplies	7.	\$950.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$160.00
10. Personal care products and services	10.	\$150.00
11. Medical and dental expenses	11.	\$120.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$100.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$280.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$434.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: student loan (Navient)	17c	\$197.00
17d. Other. Specify: Student loan (Nelnet)	17d	\$299.18
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
200. Tollicominal of accordance of contactining according	20e	\$0.00

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 45 of 78

Debtor 1		Υ	Totton	Case number (if known)			
	First Name	Middle Name	Last Name				
21. Othe	r. Specify: Dogfo	od/vet bills			21	\$	100.00
22. Calc	ulate your month	nly expenses.				\$6	,045.66
22a. /	Add lines 4 throug	ıh 21.					\$0.00
22b.	Copy line 22 (mor	nthly expenses for Debtor 2), if any,	from Official Form 106J-2	2		\$6	,045.66
22c. /	Add line 22a and 2	22b. The result is your monthly exp	enses.		22.		
23.Calcu	ılate your month	ly net income.					
23a. (Copy line 12 (your	r combined monthly income) from	Schedule I.		23a	\$6	,064.72
23b.	Copy your month	ly expenses from line 22 above.			23b	\$6	,045.66
	•	nthly expenses from your monthly i	ncome.				\$19.06
	The result is your	monthly net income.			23c		
24 Do v	ou expect an inc	rease or decrease in your expen	eac within the year after	you file this form?			
-	•		_				
		expect to finish paying for your car lincrease or decrease because of a r					
111011	gage payment to	increase or decrease because or a r	nouncation to the terms of	n your mortgage:			
	Мо						
V	′es						
	Explain h	20701					
		arty pays for 2017 Chevrolet Impala	(makes navments direct t	o creditor Ally Financial)			
	Tillia pe	arty pays for 2017. Onewolet impair	(makes payments direct to	o creditor Ally I mancial			

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 46 of 78

Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Yolanda	Υ	Totton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	_
Case number (If known)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	·	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 8/1/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 47 of 78

Fill in	n this info	ormation to identify your o	case:					
Debt	or 1	Yolanda First Name	Y Middle I	Totton Name Last Na	ame	-		
Debt (Spou	or 2 se, if filing)	First Name	Middle I	Name Last Na	ame	_		
Unite	ed States	Bankruptcy Court for the:		District of Illi		_		
Case (If kno	e number wn)			(S	tate)	_		
Off	ficial	Form 107						Check if this is a amended filing
		ent of Financia	al Affairs f	or Individuals	: Filina fo	or Bankru	intev	04/1
Be as	s compl mation.	ete and accurate as po If more space is neede nown). Answer every q	ssible. If two med, attach a sep	arried people are filin	g together, bo	th are equally r	responsible for s	supplying correct
Part	1: Giv	e Details About Your	Marital Status	and Where You Live	ed Before			
1.	What is	s your current marital st	atus?					
		arried ot married						
2.	During	the last 3 years, have yo	ou lived anywhere	e other than where you	live now?			
	✓ No	o es. List all of the places yo	ou lived in the las	t 3 years. Do not includ	e where you live	e now.		
	De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	Nu	ımber Street		From	Number St	reet		From To
	Cit	ty State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	Nu	umber Street		From	Number St	reet		From To
	Cit	ty State	Zip Code		City	State	Zip Code	
	and territ	ne last 8 years, did you e ories include Arizona, Califo . Make sure you fill out S	ornia, Idaho, Louis	siana, Nevada, New Mexid	co, Puerto Rico, T			

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 48 of 78

Case number (if known)

Totton

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$57175.15 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$93924.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$90000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Yolanda

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 49 of 78

Debtor 1 Yolanda Totton Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 50 of 78

otor 1 Yolanda	Υ	Totte	on	Case number ((if known)
First Name	Middle Name	Last	Name		
agent, including one for a such as child support and	ves; any general partners are an officer, director, p business you operate as	s; relatives of any goerson in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	
No No	to to the state of				
Yes. List all paymen	ts to an insider.				
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City Stat	e Zip Code				
Insider's Name					
Number Street					
City Stat	e Zip Code				
insider? Include payments on debt No Yes. List all paymen	is guaranteed or cosigne	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name					mode or concrete many
Number Street					
City Stat	e Zip Code				
Insider's Name					
Number Street					

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 51 of 78

Debtor 1 Yolanda Totton Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 52 of 78

Debt	tor 1 Yolanda	Υ	Totton	Case number (if known)	1	
	First Name	Middle Name	Last Name			
11.	Within 90 days before you filed for accounts or refuse to make a pay			ank or financial institution,	set off any amou	nts from your
	✓ No					
	Yes. Fill in the details.					
	Tes. Fill III the details.					
			Describe the action the	e creditor took	Date action was taken	Amount
	Creditor's Name					
	Number Street					
			Last 4 digits of account a	numbor VVVV		
		-	Last 4 digits of account i	Tuttiber. AAAA-		
	City State	Zip Code				
12.	Within 1 year before you filed for be appointed receiver, a custodian, or			possession of an assignee fo	or the benefit of c	creditors, a court-
	✓ No					
	≌					
	Yes					
Part	5: List Certain Gifts and Cont	ributions				
rait	List der talli dirts and dont	i ibuuoiis				
13.	Within 2 years before you filed for	r bankruptcy, did	you give any gifts with a to	otal value of more than \$600	per person?	
13.	<u> </u>	r bankruptcy, did	you give any gifts with a to	otal value of more than \$600	per person?	
13.	Within 2 years before you filed for No	r bankruptcy, did	you give any gifts with a to	otal value of more than \$600) per person?	
13.	N-		you give any gifts with a to	otal value of more than \$600) per person?	
13.	✓ No	n gift.	you give any gifts with a to Describe the gifts	otal value of more than \$600	Dates you gave the gifts	Value
13.	✓ No Yes. Fill in the details for each Gifts with a total value of more	n gift.		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each Gifts with a total value of more per person	n gift. re than \$600		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each Gifts with a total value of more	n gift. re than \$600		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each Gifts with a total value of more per person	n gift. re than \$600		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each Gifts with a total value of more per person Person to Whom You Gave the	n gift. re than \$600		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each Gifts with a total value of more per person	n gift. re than \$600		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each Gifts with a total value of morper person Person to Whom You Gave the Number Street	n gift. re than \$600		otal value of more than \$600	Dates you gave the	Value
13.	No Yes. Fill in the details for each Gifts with a total value of more per person Person to Whom You Gave the Number Street City State	n gift. re than \$600 Gift		otal value of more than \$600	Dates you gave the	Value
13.	✓ No Yes. Fill in the details for each Gifts with a total value of morper person Person to Whom You Gave the Number Street	n gift. re than \$600 Gift		otal value of more than \$600	Dates you gave the	Value
13.	No Yes. Fill in the details for each Gifts with a total value of more per person Person to Whom You Gave the Number Street City State	n gift. re than \$600 Gift		otal value of more than \$600	Dates you gave the	Value
13.	Ves. Fill in the details for each Gifts with a total value of more per person Person to Whom You Gave the Number Street City State Person's relationship to you	n gift. re than \$600 Gift Zip Code		otal value of more than \$600	Dates you gave the	Value
13.	No Yes. Fill in the details for each Gifts with a total value of more per person Person to Whom You Gave the Number Street City State	n gift. re than \$600 Gift Zip Code		otal value of more than \$600	Dates you gave the	Value
13.	Ves. Fill in the details for each Gifts with a total value of more per person Person to Whom You Gave the Number Street City State Person's relationship to you	n gift. re than \$600 Gift Zip Code		otal value of more than \$600	Dates you gave the	Value
13.	No Yes. Fill in the details for each Gifts with a total value of morper person Person to Whom You Gave the Number Street City State Person's relationship to you Person to Whom You Gave the	n gift. re than \$600 Gift Zip Code		otal value of more than \$600	Dates you gave the	Value
13.	Ves. Fill in the details for each Gifts with a total value of more per person Person to Whom You Gave the Number Street City State Person's relationship to you	n gift. re than \$600 Gift Zip Code		otal value of more than \$600	Dates you gave the	Value
13.	Yes. Fill in the details for each Gifts with a total value of more person Person to Whom You Gave the Number Street City State Person's relationship to you Person to Whom You Gave the	re than \$600 Gift Zip Code		otal value of more than \$600	Dates you gave the	Value
13.	No Yes. Fill in the details for each Gifts with a total value of morper person Person to Whom You Gave the Number Street City State Person's relationship to you Person to Whom You Gave the	n gift. re than \$600 Gift Zip Code		otal value of more than \$600	Dates you gave the	Value

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 53 of 78

Debt	tor 1	Yolanda	Υ	Totton	Case number (if know	/n)	
		First Name	Middle Name	Last Name			
4.4	\A/:±	him O waana hafana wa	filed for bonkminton	did way sive any sifts as acutui	hutiana with a tatal value .	of more than \$600	to any aboutty?
14.	WIT	nin 2 years before yo	ou filed for bankruptcy, o	did you give any gifts or contri	butions with a total value (of more than \$600	to any cnarity?
	✓	No					
	Ħ	Yes. Fill in the detail	s for each gift or contrib	oution.			
	ш		-		1	Data	Value
		Gifts or contributio that total more tha		Describe what you con	tributea	Date you contributed	Value
		that total more tha	Π ΦΟΟΟ			Contributed	
		Charity's Name					
		Number Street					
		City S	State Zip Code				
Part	6:	List Certain Losse	es				
15.		nbling? No		since you filed for bankruptcy	, did you lose anything bed	ause of theft, fire,	other disaster, or
	Ш	Yes. Fill in the detail	S.				
		Describe the prope	rty you lost and		e coverage for the loss	Date of your	Value of property
		how the loss occur	red	Include the amount that		loss	lost
				pending insurance claim	s on line 33 of <i>Schedule</i>		
				A/B: Property.			
		List Certain Paym	t				
	Incl	ude any attorneys, bar No Yes. Fill in the detail		s, or credit counseling agencies for	or services required in your b	ankruptcy.	
	lacksquare	ros. i ili ili ulo dotali	J.				
				Description and value of transferred	of any property	Date payment or transfer	Amount of payment
						was made	
		Semrad Law Firm		Attorney's Fee - 0.00		7/7/2017	\$0.00
		Person Who Was Pai					
		1444 N. Farnsworth	Avenue				
		Number Street					
		Suite 300					
		Aurora II	linois 60505				
			State Zip Code				
		,	,				
		Email or website add	ress				
		None	- Daymant if Nat Vay				
		Person who Made th	ne Payment, if Not You				
		Person Who Was Pai	d				
		Number Street					
		City	State Zip Code	_			
			<u> </u>				
		Email or website add	ress				
		D 140	D				
		rerson Who Made th	ne Payment, if Not You				

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 54 of 78

Debtor	r 1 Yolanda Y	Totton	Case number (if known)	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, selp you deal with your creditors or to make to not include any payment or transfer that you	payments to your creditors?	n your behalf pay or transfer any property to an	nyone who promised to
[☑ No ☑ Yes. Fill in the details.			
L	res. I ill ill the details.	Description and value a	famu managhu	Amount of normant
		Description and value o transferred	of any property Date payment or transfer was made	Amount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Code	<u>e</u>		
Ir	he ordinary course of your business or finance both outright transfers and transfers mad transfers that you have already listed on this No Yes. Fill in the details.	de as security (such as the granting of	of a security interest or mortgage on your property). Do not include gifts
_		Description and value o transferred	of property Describe any property or payments received or debts pain exchange	Date transfer was made
	Person Who Received Transfer		iii excitatige	
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you			
b	Within 10 years before you filed for bankruptoneneficiary? These are often called asset-protection devices.)		to a self-settled trust or similar device of whic	h you are a
E	✓ No			
	Yes. Fill in the details.			
		Description and value	of the property transferred	Date transfer was made
	Name of trust			

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 55 of 78

Debtor 1 Yolanda Totton _ Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 56 of 78

Totton Debtor 1 Yolanda __ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 57 of 78

Deb	tor 1	Yolanda		Υ	Tot	ton	Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	Last	Name			<u>-</u>		
26.	Hav	e you been a part	y in any judic	ial or administ	rative procee	ding under	any environmen	ntal law? In	clude settlen	nents and orde	ers.
	П	Yes. Fill in the det	tails.								
	_				Court or age	ency		Nature o	of the case		Status of the case
		Case title									Pending
				_	Court Name						On appeal
		Case number		_	NumberStree	t					Concluded
		1			City	State	Zip Code				_
Part	t 11:	Give Details Al	bout Your E	usiness or C	onnections	to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, di	d you own a b	ousiness or	have any of the	following c	onnections t	o any business	s?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	ility company (l	LLC) or limited	d liability pa ration	activity, either for rtnership (LLP) poration	ull-time or p	oart-time		
		No None of the s	مامم میرماد	o Co to Dowt 10	•						
	$\mathbf{\underline{\checkmark}}$	No. None of the a									
		Yes. Check all that	at apply abov	e and fill in the	details belov	v for each b	usiness.				
					Descri	be the natu	re of the busine	ess			umber Do not umber or ITIN.
		Business Name							EIN:		
		Number Street			— Nome	of a cocumt	ant or bookkoon		Dates busi	ness existed	
		City	State	Zip Code		or account	ant or bookkeep	101	From	То	
					Descri	be the natu	re of the busine	ess			umber Do not umber or ITIN.
		Business Name							EIN:		
		Number Street				_			Dates busi	ness existed	
					Name	of accounta	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Descri	be the natu	re of the busine	SS			number Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of accounta	ant or bookkeep	er	Eug	т-	
		Oity	Siale	zih coae					From	To	

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 58 of 78

Debt	tor 1 Yolanda		Υ	Totton	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 year creditors, or		or bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill i	n the details below			
	_			Date issued	
	Name			MM/DD/YYYY	-
	Number	Street		_	
	City	State	Zip Code	_	
Part	12: Sign Be				
		ase can result in f	ines up to \$250,000,		erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Yolanda To Signature of Debt			Signature of Debtor 2
		oignature of Debi	01 1		Date
		Date 8/1/2017			Date
[3 [3	Did you attach No Yes	additional pages t	o Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	Did you pay or	agree to pay some	one who is not an at	torney to help you fill out	bankruptcy forms?
	√ No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 59 of 78

Fill in this information to identify your case:				
Debtor 1	Yolanda	Υ	Totton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)		_	(6:0:0)	—

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Company Com

1.	information bel	rs that you listed in Part 1 of Schedule D: Creditors ow.	wno Have Claims Secured by Property (Official Fort	m 106D), fill in the
	Identify the cre	ditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: CHASE M Description of property securing debt: \$239,277.00	TG 2421 Geneva Ln, Montgomery, IL 60538 Value:	 Surrender the property. Retain the property and redeem it. ✓ Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. ✓ Yes.
	Creditor's name: ALLY FIN. Description of property securing debt: Creditor's name: CHASE AL Description of property securing debt:	2017 Chevrolet Impala	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes. No. Yes.
	Creditor's name: FIFTH TH Description of property securing debt:	IRD BANK Secured Credit Card attached to bank account.	Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and	No. Yes.

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 60 of 78

Debtor	Yolanda	Υ	Totton	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpire	ed Personal Property Leas	ses		
informa	tion below. Do not list		d leases are leases that	are still in effect; the lease	eases (Official Form 106G), fill in the period has not yet ended. You may
Des	scribe your unexpired	personal property leases		Wil	I the lease be assumed?
Les	sor's name:				No Yes
	scription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	scription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Les	sor's name:				No Yes
	cription of leased perty:				
Part 3:	Sign Below				
	er penalty of perjury, I erty that is subject to		I my intention about any	property of my estate that s	secures a debt and any personal
4.0			44		
_	/s/ Yolanda Totton gnature of Debtor 1		×	gnature of Debtor 2	
51	gnature or Deptor I		SIÇ	gnature or Deblor 2	
D	ate 8/1/2017 MM/DD/YYYY		Da	MM/DD/YYYY	

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 61 of 78

B2030 (Form 2030) (12/15)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distric	ct of illinois	
<u> </u>	Yolanda Y Totton		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
comp	ensation paid to me within one	e year before the filing of the p	fy that I am the attorney for the abo petition in bankruptcy, or agreed to ation of or in connection w ith the	be paid to me, for services
For le	gal services, I have agreed to a	ccept		\$1,350.0
Prior	to the filing of this statement I	have received		\$0.0
Balan	ce Due			\$1,350.0
2. The se	ource of the compensation pai	d to me was:		
	✓ Debtor	Other (specify)		
3. The se	ource of the compensation pai	d to me is:		
	✓ Debtor	Other (specify)		
	have not agreed to share the al nembers and associates of my		n with any other person unless the	y are
Шm		w firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5. In retu	urn for the above-disclosed fee	e, I have agreed to render lega	I service for all aspects of the bank	ruptcy case, including:
а	a. Analysis of the debtor's final bankruptcy;	ncial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
b	. Preparation and filing of any	petition, schedules, statemer	nts of affairs and plan which may b	pe required;
C	c. Representation of the debtor	at the meeting of creditors a	nd confirmation hearing, and any a	adjourned hearings thereof;
6. By ag	reement with the debtor(s), the	above-disclosed fee does no	ot include the following services:	
		CERTIFICA	ATION	
	that the foregoing is a comple this bankruptcy proceedings.	te statement of any agreemer	nt or arrangement for payment to n	ne for representation of the
	8/1/2017		/s/ Mary E.R. Walters	
	Date	-	Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

or

CONTRACT FOR LEGAL SERWERS FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLQ \$1350.00

attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

4

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Client ______Client _____

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 68 of 78

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Totton, Yolanda Y	Case No	
Debtor(s)		Case No	
		Chapter.	Chapter7
	VERIFIC	CATION OF CREDITOR MAT	RIX
Th knowledge		y that the attached list of creditors is tru	ue and correct to the best of their
Date:	8/1/2017	/s/ Totton, Yoland	
		Totton, Yolanda \ Signature of Debi	

CHASE MTG P.O. BOX 1093 NORTHRIDGE, CA, 91328

Navient PO BOX 9655 WILKES BARRE, PA, 18773

ALLY FINANCIAL PO Box 130424 Saint Paul, MN, 55113

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

CHASE AUTO 900 STEWART AVE FL 3 GARDEN CITY, NY, 11530

AVANT INC 640 N. LASALLE ST. SUITE 545 CHICAGO, IL, 60654

ONEMAIN PO Box 3251 C/O Melissa Frymire Evansville, IN, 47731

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

MERRICK BANK CORP PO Box 10368 c/o Susan Gaines Greenville, SC, 29603

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

COMENITY BANK/CARSONS 1314 PINELOG ROAD AIKEN, SC, 29803 DISCOVER FIN SVCS LLC PO Box 3025 New Albany, OH, 43054

CB/ROOMPLC 4653 E MAIN ST COLUMBUS, OH, 43251

BARCLAYS BANK DELAWARE 698 1/2 South Ogden Street Buffalo, NY, 14206

FIFTH THIRD BANK PO Box 9013 Addison, TX, 75001

COMENITYBANK/MEIJER Po Box 182273 Columbus, OH, 43218

CBNA Po Box 6497 Sioux Falls, SD, 57117

FOREST RECOVERY SERVIC PO BOX 83 BARRINGTON, IL, 60011

COMENITY BANK/LNBRYANT 4590 E Broad St Columbus, OH, 43213

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

COMENITYBK/VICTORIASEC 220 W SCHROCK RD WESTERVILLE, OH, 43081

NORDSTROM FSB 13531 E CALEY AVE ENGLEWOOD, CO, 80111 COMENITY BANK/TORRID PO BOX 182685 COLUMBUS, OH, 43218

SYNCB/AMAZON PO BOX 965015 ORLANDO, FL, 32896

CAP1/MARCS PO BOX 30253 SALT LAKE CITY, UT, 84130

COMENITYCAPITAL/ULTA 1000 Remington Blvd Bolingbrook, IL, 60440

SYNCB/OLD NAVY Po Box 530942 Atlanta, GA, 30353

COMENITY BANK/NWYRK&CO 220 W SCHROCK RD WESTERVILLE, OH, 43081

SYNCB/TJX COS PO BOX 965005 ORLANDO, FL, 32896

RECEIVABLES MGMT PARTN 1809 N Broadway St Greensburg, IN, 47240

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD STE 4 CHICAGO, IL, 60606

SYNCB/EVINE 6740 Shady Oak Rd Eden Prairie, MN, 55344

EXETER FINANCE PO Box 201347 c/o Marian Garza Arlington, TX, 76006 Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 72 of 78

Elastic Republic Bank PO Box 950276 Louisville, KY, 40295 Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 73 of 78

Debtor 1 Yolanda	Y	Totton	Case number (if know)	n)			
First Name	Middle Name	Last Name					
Part 6: Answer These Que	estions for Reporting Purp	oses	<u>.</u>				
16. What kind of debts do you have?	"incurred by an indiv No. Go to line 16 Yes. Go to line 1 16b. Are your debts pri	vidual primarily for a p 6b. 7. narily business debts s or investment or the 6c. 7.	ersonal, family, or housel Page 28 Business debts are d	ots that you incurred to obtain e business or investment.			
17. Are you filing under Chapter 7?	No. I am not filing unde	•					
Do you estimate that after any exempt			te that after any exempt pro able to distribute to unsecure	operty is excluded and administrative			
property is excluded		u at lui lus wiii be avaik	tole to distribute to dilisecuit	ed Greators:			
and administrative	☑ No.						
expenses are paid that funds will be available	Yes.						
for distribution to							
unsecured creditors?							
18. How many creditors	☑ 1-49		-5,000	25,001-50,000			
do you estimate that	50-99		-10,000	5 0,001-100,000			
you owe?	100-199 200-999	10,00	1-25,000	More than 100,000			
		·	Managaran and an analysis and a second and a	Market Wall for the Market from the control of the			
19. How much do you	\$0-\$50,000		0,001-\$10 million	\$500,000,001-\$1 billion			
estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000		00,001-\$50 million 00,001-\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion			
10 50 Worth.	\$500,001-\$1 million	—	000,001-\$500 million	More than \$50 billion			
20	\$0-\$50,000	***************************************	0,001-\$10 million	\$500,000,001-\$1 billion			
20. How much do you estimate your	\$50,001-\$100,000		00,001-\$50 million	\$1,000,000,001-\$10 billion			
liabilities to be?	\$100,001-\$500,000		00,001-\$100 million	\$10,000,000,001-\$50 billion			
-	\$500,001-\$1 million	\$100	000,001-\$500 million	More than \$50 billion			
Part 7: Sign Below			•	· 			
For you	I have examined this petitic correct.	on, and I declare und	er penalty of perjury that t	the information provided is true and			
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
	out this document, I have	obtained and read the	e notice required by 11 U.	- · · ·			
The state of the s				ode, specified in this petition.			
		otcy case can result in	fines up to \$250,000, or	money or property by fraud in imprisonment for up to 20 years, or			
	/s/ Yolanda Totton		<u> </u>				
	Signature of Debtor 1		Signature of	Debtor 2			
	Executed on 871/2	017 / M / DD / YYYY	Executed o	MM / DD / YYYY			

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 74 of 78

Fill in this information to identify your case:								
Debtor 1	Yolanda	Y	Totton					
	First Name	Middle Name	Last Name					
Debtor 2		•						
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (frknown)			(Ciale)					

Official Form 106Dec

П	Check if this is	а
_	amended filing	

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below	
Did you pay or agree to pay someone who is NOT an attorney t	o help you fill out bankruptcy forms?
☑ Ño	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summal that they are true and correct.	ry and schedules filed with this declaration and
🗶 /s/ Yolanda Totton	*
Signature of Debtor 1	Signature of Debtor 2
Date 8/1/2017	Date MM/DD/YYYY

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 75 of 78

Debtor	1 Yolanda	Υ	Totton	Case number (ifknown)	•
	First Name	Middle Name	Last Name		
28. W CI	reditors, or other parties.	for bankruptcy, did y	ou give a financial staten	ent to anyone about your business? Include all final	ncial institutions,
	No Yes. Fill in the details below	'•		,	
			Date issued		
	Name		MM/DD/YYYY	_	
	Number Street		_		
	City State	Zip Code	_		
Part 12	Sign Below				
true	e and correct. I understand the	at making a false st	atement, concealing prop	nents, and I declare under penalty of perjury that th erty, or obtaining money or property by fraud in con o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, an	nection with
	/s/ Yolanda Te	otton +		x .	
	Signature of Debi	tor		Signature of Debtor 2	_
	Date 8/1/2017			Date	
Did	you attach additional pages t	to Your Statement o	f Financial Affairs for Indi	iduals Filing for Bankruptcy (Official Form 107)?	
V	No				
	Yes				
Did	you pay or agree to pay some	one who is not an a	ttorney to help you fill out	bankruptcy forms?	
✓	No				
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice	>e,

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 76 of 78

Debtor	r <u>Yolanda</u>	Y	Totton	Case number (if
1	First Name	Middle Name	Last Name	known)
art 2:	List Your Unexpire	ed Personal Property Leas	ses	
informa	ation below. Do not lis	roperty lease that you listed t real estate leases. Unexpire al property lease if the truste	d leases are leases that	r Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
0.0000		ario della compatita della CVI, Cue della compati Rivalde di la CVI, Cue della compatita della	la de la Propia de del Propia de Labora, esta con la Colonia.	
	PER DEPOSIT OF THE PROPERTY OF	personal property leases		Will the lease be assumed?
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			—
Le	ssor's name:			No Yes
	scription of leased operty:			
Le	ssor's name:	*** (PPP 17 PP 18 PP	teritari in versitari menu trans cambaran mentuari menu in vent "man eta ul-	□ No □ Yes
	scription of leased operty:	en e	ar i ar i ar ann an	Andread to the State of the section of the State of the S
Le	ssor's name:	t werry a fragment i see to see in the section of the section and the section and the section as a security of	egenerate en	No Yes
	scription of leased operty:			-
Les	ssor's name:	eren er en er en en er en	anticia i come no a un mono que acesa comencia que equi acesa e que que para escuente con escapa e que person O come a com	□ No □ Yes
	scription of leased operty:			-
Le	ssor's name:	i dikan kilah kilah dan mengan pengan pe Pengan pengan		□ No □ Yes
	scription of leased operty:			_
Le	ssor's name:			□ No □ Yes
	scription of leased operty:			—
art 3:	Sign Below	HANIBARIA KARIBARIA	OMBAH HAMAKAN ARAH ARAH ARAH KARAH KARAH KARAH BARAH ARAH ARAH ARAH ARAH ARAH ARAH	NOON ON THE STATE OF THE PART
Und		declare that I have indicated an unexpired lease.	my intention about any	property of my estate that secures a debt and any personal
×	/s/ Yolanda Totton		×	
s	Signature of Debtor 1		Sig	nature of Debtor 2
C	Date 8/1/2017 MM/DD/YYYY		Dat	e MM/DD/YYYY

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 77 of 78

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re: Totton, Yolanda Y

Debtor(s)

Case No...

Chapter.

Chapter7

VERIFICATION OF CREDITOR MATRIX

	The above named	Debtors hereby ve	erify that the atta	ached list of	creditors is	true and o	correct to the b	est of their
knowled	ge.							

Date: 8/1/2017

/s/ Totton, Yolanda Y

Totton, Yolanda Y Signature of Debtor

Case 17-22926 Doc 1 Filed 08/01/17 Entered 08/01/17 09:34:55 Desc Main Document Page 78 of 78

Debtor 1 Yolanda First Name	Y Middle Name	Totton Last Name	Case number	(if known)		
T iist Naine	widdle Na/He	Last Name	Column A Debtor 1	i.	Column B Debtor 2 or non-filing spouse	
Unemployment compensation Do not enter the amount if you contend under the Social Security Act. Instead, li	st it here:	eived was a benefit	\$ <u>0.00</u>			
For your spouse	-	60.00 60.00		1		
Pension or retirement income. Do not benefit under the Social Security Act.	ot include any amoun	t received that was a	\$0.00			•
10.Income from all other sources not I amount. Do not include any benefits re payments received as a victim of a war international or domestic terrorism. If no page and put the total below.	ceived under the Soc crime, a crime agains	ial Security Act or t humanity, or				,
	_ ,					
Total amounts from separate pages, if a	any.		+\$0.00) [+	I_
11. Calculate your total current month each		-	\$8,194.22	+		\$8,194.22
column. Then add the total for Colun	nn A to the total for C	olumn B.		J L		Total current
Part 2: Determine Whether the Mo	eans Test Applies	to You				monthly income
12. Calculate your current monthly ince	ome for the year. Fo	llow these steps:				
12a. Copy your total current monthly in Multiply by 12 (the number of mo		resident en et al apper un en anue un un en et et et un un u d'Alduni	enter en	Copy line	11 here →	\$8,194.22 X 12
12b. The result is your annual income f	• •	m.			12b.	\$98,330.64
13 Calculate the median family income	that applies to you	. Follow these steps:				
Fill in the state in which you live.	\$20,000 and \$20,00	Illinois	e e e e e e e e e e e e e e e e e e e			
Fill in the number of people in your hou	ısehold.	5	A CONTRACTOR OF THE CONTRACTOR			
Fill in the median family income for you household.	r state and size of		***************************************		13.	\$99,616.00
To find a list of applicable median incor instructions for this form. This list may	ne amounts, go onlin also be available at th	ne using the link spec e bankruptcy clerk's o	fied in the separate office.			
14. How do the lines compare?						
14a. Line 12b is less than or equal Go to Part 3.	to line 13. On the to	p of page 1, check be	ox 1, There is no presumption	on ofabu	se.	
14b. Line 12b is more than line 13 Go to Part 3 and fill out Form	. On the top of page 122A-2.	1, check box 2, The	presumption of abuse is de	termined	by Form 122A-2.	
Part 3: Sign Below					·	
By signing here, I declare under penali	y of perjury that the i	nformation on this st	atement and in any attachm	ents is tru	ue and correct.	
🗴 /s/ Yolanda Totton	\mathcal{X}	,	¢			
Signature of Debtor 1			Signature of Debtor 2			
Date 8/1/2017 MM/DD/YYYY			Date 8/1/2017 MM/DD/YYYY			÷
If you checked line 14a, do NOT fill If you checked line 14b, fill out Fom			·			